Please amend claims 1, 19, 21 23, 41, 43, 45, 63 and 65 as follows:

1. (CURRENTLY AMENDED) A method of performing financial processing, comprising:

(a) selecting, in one or more computers, accounts, forecast amounts, attrition rates and propensity rates from data stored in a database using selection criteria specified by one or more rules; and

(b) performing, in <u>one</u> or more computers, one or more Net Present Value (NPV) and one or more Future Value (FV) calculations on the selected accounts for one or more forecast periods according to the rules using the selected forecast amounts, the attrition rates and the propensity rates, wherein:

    (1) ~~the step of~~ performing the NPV calculations comprises calculating forecast amounts for each forecast period for the selected accounts, applying attrition rates to the calculated forecast amounts to arrive at NPV expected values, and calculating an NPV amount by combining the NPV expected values for each forecast period and discounting the combined NPV expected values; and

    (2) ~~the step of~~ performing the FV calculations comprises calculating propensity amounts for each forecast period for the selected accounts using the propensity rates, applying the attrition rates to the calculated propensity amounts to arrive at FV expected values, and calculating an FV amount by discounting the FV expected values for each forecast period and summing the discounted FV expected values;

(c) wherein the NPV and FV amounts are combined to provide a Life-Time Value (LTV) for the selected accounts <u>for presentation by one or more computers to a user for financial analysis of the LTV</u>.

2. (ORIGINAL) The method of claim 1, wherein the NPV is a net present profitability value.

3. (ORIGINAL) The method of claim 1, wherein the FV is a possible future profitability value.

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4. (ORIGINAL) The method of claim 1, wherein the selected accounts contain current profitability values.

5. (ORIGINAL) The method of claim 1, wherein the rules are defined by a user.

6. (CANCELED)

7. (CANCELED)

8. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the selected attrition rates are NPV attrition rates.

9. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the selected propensity rates are FV propensity rates.

10. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the selected attrition rates are FV attrition rates.

11. (CANCELED)

12. (CANCELED)

13. (ORIGINAL) The method of claim 1, wherein the current profitability data is aggregated to provide an initial amount for the NPV and FV calculations.

14. (PREVIOUSLY PRESENTED) The method of claim 1, wherein a user specifies the one or more forecast periods over which the NPV and FV calculations are performed.

15. (ORIGINAL) The method of claim 1, wherein a user specifies one or more rates for the forecast periods.

16. (CANCELED)

17. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the forecast amounts are based on the selected accounts' contractual data.

18. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the forecast amounts are based on forecast assumptions applied to the selected accounts.

19. (CURRENTLY AMENDED) The method of claim 1, wherein the step of calculating the NPV amount comprises:

$$NPV \ amount = \sum_{i=1}^{n} \frac{NPV \ Expected \ Value_i}{(1+r_i)^i}$$

where:

$i = 1, ..., n$ = number of forecast periods, [[and]]

NPV Expected Value$_i$ is the NPV expected value for forecast period i, and

r_i = is a rate entered by the user for forecast period i.

20. (CANCELED)

21. (CURRENTLY AMENDED) The method of claim 1, wherein the step of calculating the FV amount comprises:

$$FV \ amount = \sum_{i=1}^{n} \frac{FV \ Expected \ Value_i}{(1+r_i)^i}$$

where:

$i = 1, ..., n$ = number of forecast periods, [[and]]

FV Expected Value$_i$ is the FV expected value for forecast period i, and

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r_i = is a rate entered by the user for forecast period i.

22. (ORIGINAL) The method of claim 1, wherein the results from the NVP and FV calculations are integrated by:

summing the FV amounts across the forecast periods to arrive at a single FV amount;

aggregating the FV amounts to arrive at a final FV amount; and

adding the final FV amount to an NPV amount to arrive at an LTV amount.

23. (CURRENTLY AMENDED) A system for performing financial processing, comprising:

one or more computers;

means, performed by the computers, for:

(a) selecting accounts, forecast amounts, attrition rates and propensity rates from data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) and one or more Future Value (FV) calculations on the selected accounts for one or more forecast periods according to the rules using the selected forecast amounts, the attrition rates and the propensity rates, wherein:

(1) ~~the step of~~ performing the NPV calculations comprises calculating forecast amounts for each forecast period for the selected accounts, applying attrition rates to the calculated forecast amounts to arrive at NPV expected values, and calculating an NPV amount by combining the NPV expected values for each forecast period and discounting the combined NPV expected values; and

(2) ~~the step of~~ performing the FV calculations comprises calculating propensity amounts for each forecast period for the selected accounts using the propensity rates, applying the attrition rates to the calculated propensity amounts to arrive at FV expected values, and calculating an FV amount by discounting the FV expected values for each forecast period and summing the discounted FV expected values;

(c) wherein the NPV and FV amounts are combined to provide a Life-Time Value (LTV) for the selected accounts <u>for presentation by one or more computers to a user for financial analysis of the LTV</u>.

24. (ORIGINAL) The system of claim 23, wherein the NPV is a net present profitability value.

25. (ORIGINAL) The system of claim 23, wherein the FV is a possible future profitability value.

26. (ORIGINAL) The system of claim 23, wherein the selected accounts contain current profitability values.

27. (ORIGINAL) The system of claim 23, wherein the rules are defined by a user.

28. (CANCELED)

29. (CANCELED)

30. (PREVIOUSLY PRESENTED) The system of claim 23, wherein the selected attrition rates are NPV attrition rates.

31. (PREVIOUSLY PRESENTED) The system of claim 23, wherein the selected propensity rates are FV propensity rates.

32. (PREVIOUSLY PRESENTED) The system of claim 23, wherein the selected attrition rates are FV attrition rates.

33. (CANCELED)

34. (CANCELED)

35. (ORIGINAL) The system of claim 23, wherein the current profitability data is aggregated to provide an initial amount for the NPV and FV calculations.

36. (PREVIOUSLY PRESENTED) The system of claim 23, wherein a user specifies the one or more forecast periods over which the NPV and FV calculations are performed.

37. (ORIGINAL) The system of claim 23, wherein a user specifies one or more rates for the forecast periods.

38. (CANCELED)

39. (PREVIOUSLY PRESENTED) The system of claim 23, wherein the forecast amounts are based on the selected accounts' contractual data.

40. (PREVIOUSLY PRESENTED) The system of claim 23, wherein the forecast amounts are based on forecast assumptions applied to the selected accounts.

41. (CURRENTLY AMENDED) The system of claim 23, wherein the logic for calculating the NPV amount comprises:

$$\text{NPV amount} = \sum_{i=1}^{n} \frac{\text{NPV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, ..., n =$ number of forecast periods, [[and]]

NPV Expected Value$_i$ is the NPV expected value for forecast period i, and

$r_i =$ is a rate entered by the user for forecast period i.

42. (CANCELED)

43. (CURRENTLY AMENDED) The system of claim 23, wherein the logic for calculating the FV amount comprises:

$$FV \text{ amount} = \sum_{i=1}^{n} \frac{FV \text{ Expected Value}_i}{(1+r_i)^i}$$

where:

i = 1, ..., n = number of forecast periods, [[and]]

FV Expected Value$_i$ is the FV expected value for forecast period i, and

r_i = is a rate entered by the user for forecast period i.

44. (ORIGINAL) The system of claim 23, wherein the results from the NVP and FV calculations are integrated by:

summing the FV amounts across the forecast periods to arrive at a single FV amount;

aggregating the FV amounts to arrive at a final FV amount; and

adding the final FV amount to an NPV amount to arrive at an LTV amount.

45. (CURRENTLY AMENDED) An article of manufacture comprising a storage device embodying instructions that, when read and executed by one or more computers, results in the computers performing a method of financial processing, the method comprising:

(a) selecting, in one or more computers, accounts, forecast amounts, attrition rates and propensity rates from data stored in a database using selection criteria specified by one or more rules; and

(b) performing, in one or more computers, one or more Net Present Value (NPV) and one or more Future Value (FV) calculations on the selected accounts for one or more forecast periods according to the rules using the selected forecast amounts, the attrition rates and the propensity rates, wherein:

(1) the step of performing the NPV calculations comprises calculating forecast amounts for each forecast period for the selected accounts, applying attrition rates to the calculated forecast amounts to arrive at NPV expected values, and calculating an NPV amount by combining the NPV expected values for each forecast period and discounting the combined NPV expected values; and

(2) the step of performing the FV calculations comprises calculating propensity amounts for each forecast period for the selected accounts using the propensity rates,

applying the attrition rates to the calculated propensity amounts to arrive at FV expected values, and calculating an FV amount by discounting the FV expected values for each forecast period and summing the discounted FV expected values;

(c) wherein the NPV and FV amounts are combined to provide a Life-Time Value (LTV) for the selected accounts <u>for presentation by one or more computers to a user for financial analysis of the LTV</u>.

46. (ORIGINAL) The article of claim 45, wherein the NPV is a net present profitability value.

47. (ORIGINAL) The article of claim 45, wherein the FV is a possible future profitability value.

48. (ORIGINAL) The article of claim 45, wherein the selected accounts contain current profitability values.

49. (ORIGINAL) The article of claim 45, wherein the rules are defined by a user.

50. (CANCELED)

51. (CANCELED)

52. (PREVIOUSLY PRESENTED) The article of claim 45, wherein the selected attrition rates are NPV attrition rates.

53. (PREVIOUSLY PRESENTED) The article of claim 45, wherein the selected propensity rates are FV propensity rates.

54. (PREVIOUSLY PRESENTED) The article of claim 45, wherein the selected attrition rates are FV attrition rates.

55. (CANCELED)

56. (CANCELED)

57. (ORIGINAL) The article of claim 45, wherein the current profitability data is aggregated to provide an initial amount for the NPV and FV calculations.

58. (PREVIOUSLY PRESENTED) The article of claim 45, wherein a user specifies the one or more forecast periods over which the NPV and FV calculations are performed.

59. (ORIGINAL) The article of claim 45, wherein a user specifies one or more rates for the forecast periods.

60. (CANCELED)

61. (PREVIOUSLY PRESENTED) The article of claim 45, wherein the forecast amounts are based on the selected accounts' contractual data.

62. (PREVIOUSLY PRESENTED) The article of claim 45, wherein the forecast amounts are based on forecast assumptions applied to the selected accounts.

63. (CURRENTLY AMENDED) The article of claim 45, wherein the step of calculating the NPV amount comprises:

$$\text{NPV amount} = \sum_{i=1}^{n} \frac{\text{NPV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, ..., n$ = number of forecast periods, [[and]]

NPV Expected Value$_i$ is the NPV expected value for forecast period i, and

r_i = is a rate entered by the user for forecast period i.

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64. (CANCELED)

65. (CURRENTLY AMENDED) The article of claim 45, wherein the step of calculating the FV amount comprises:

$$\text{FV amount} = \sum_{i=1}^{n} \frac{\text{FV Expected Value}_i}{(1+r_i)^i}$$

where:

$i = 1, ..., n$ = number of forecast periods, [[and]]

FV Expected Value$_i$ is the FV expected value for forecast period i, and

r_i = is a rate entered by the user for forecast period i.

66. (ORIGINAL) The article of claim 45, wherein the results from the NVP and FV calculations are integrated by:

summing the FV amounts across the forecast periods to arrive at a single FV amount;

aggregating the FV amounts to arrive at a final FV amount; and

adding the final FV amount to an NPV amount to arrive at an LTV amount.